

FAX TRANSMISSION

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To: Examiner Lalita M. Hamilton **Date:** February 4, 2005
U.S. Patent and Trademark Office

Fax #: (703) 746-6101 **Pages:** 6, including this cover sheet.

From: Kenneth L. Nash

Subject: Agenda for Telephonic Interview on Monday, Feb. 7, 2005

Washington time: 2:00 P.M.

Houston time: 1:00 P.M.

U.S. Patent Application No. 10/628,819
Filing Date 7/28/2003
Attorney Docket No. Raines-003
Art Unit 3624

Thank you very much for allowing us this telephonic interview.

Attached is an agenda for the interview, as you requested, which I believe will guide us through the topics we wish to discuss with you.

We have arranged a telephonic conference. If you could please call 1-888-422-7101 and put in the code word 616449, at your time 2:00 P.M., then the inventor and myself will be connected with you.

If for some reason there is a problem initiating the connection, or if we lose the connection, then I will contact you at your office phone.

Again, thank you.

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AGENDA

Discussion about what Houvener does teach.

1. Houvener teaches merging data from point of sale (POS) device with scanned data related to the transaction.

See page 20, lines 3-8.

See page 13, lines 15-28

See Fig. 2 that shows POS device 4 interfaced with transaction data processor 10

From the above, and looking at Houvener Fig. 2, it is clear that Houvener teaches that the transaction data processor 10 can take data from the POS device 4 and merge it in some manner with the scanned information of the receipt or a photograph.

The POS information will include credit card number, amount of purchase, date, merchant ID.

2. Houvener teaches that POS equipment already exists which includes signature capture systems which permit a signature to be electronically captured at the same time it is written.

See page 6, lines 1-14

3. Houvener teaches two indexes or for retrieving the data.

page 15, lines 5-6

page 22, lines 21-23.

On page 15, Houvener teaches that a transaction number, created by transaction number generator 36 within transaction data processor 10, can be used to retrieve transaction data records.

On page 22, Houvener teaches that an account number, e.g. credit card number, can be sent to a database to retrieve a photograph of the person who wishes to make a credit card transaction.

4. Houvener teaches that POS equipment normally includes a printer to print a receipt, but nothing more about the printer.

page 3, line 21-22

5. Houvener teaches a connection from a remote database with the POS equipment. This connection is secured to prevent public access using encryption, passwords, and caller ID.

Fig. 1

page 15, lines 16-29 (discusses encryption processor 32)

page 16, lines 10-26 (passwords, caller ID)

page 20, lines 17-26 (photo is received at POS for identity checking)

page 21, line 3-10 (digital signatures so that only valid info is stored in database or retrieved at POS).

6. Houvener teaches a scanner with well known scanner technology.
p 17, lines 31-33
p 18, line 1 - page 19, line 16 (This is the entire discussion of the scanner 6 in the Houvener patent.)

From the above, it is clear that Houvener has standard OCR (optical character recognition) capabilities. No mention of use of OCR with receipt processing is discussed. Instead, Houvener appears interested in scanning photos or other ID which will be associated with an account number in the data base.

Discussion about what Houvener does not teach.

1. No where does Houvener mention anything about scanning receipts to capture purchase price, credit card number, dates. It is questionable whether normal OCR scanning is accurate enough for this purpose. For this purpose it would also be necessary to print specially accurately machine readable symbols but not mention of printing accurately machine readable symbols on receipts. Moreover, because Houvener teaches obtaining transaction data from POS as discussed above in paragraph 1 and 2, there is no need for Houvener to use the machine read data instead of just using the POS data.

Houvener uses the POS equipment and merges that with the receipt scan or photograph. There is simply no teaching that Houvener scans the receipts, machine reads the receipt data, and then uses the machine read data.

2. Houvener does not teach printing symbols that are accurate for machine reading such as bar codes that include the merchant account no, amount of purchase, date, and merchant ID.

Normal print is simply not very accurately read by machines. Top OCR programs are usually less than 95% accurate. Houvener simply does not teach printing accurately machine readable data because there is no need for Houvener to do so. As discussed above, Houvener uses the POS device to provide this info. Houvener does not contemplate any other way or reason to obtain this information in any other manner.

3. Houvener does not teach using the machine read data for indexing purposes.
4. Houvener does not teach or contemplate letting purchasers connect to the database to look at receipts. Houvener tries to prevent this.

Previously presented claims with their amendments (from Office Action of . Discuss how they apply to what Houvener does not teach. Discuss claim language related to above discussions.

1. (Currently Amended) A computer implemented method for processing a plurality of credit card financial transactions by a plurality of purchasers, comprising:

producing a plurality of paper receipts related to said plurality of credit card financial transactions such that each of said plurality of paper receipts comprise machine-readable data which identify each of said plurality of credit card financial transactions, each of said plurality of paper receipts comprises an endorsement by a respective of said plurality of purchasers to confirm each of said plurality of credit card financial transactions;

optically scanning each of said plurality of paper receipts for producing an electronic representation of each of said plurality of paper receipts including said endorsement and for reading said machine-readable data on said paper receipt such that said machine-readable data is recognized; and

electronically storing said electronic copy representation of said paper receipt utilizing said recognized machine-readable data so as to be organized for electronic retrieval based on said machine-readable data.

2. (Original) The method of claim 1, wherein said machine-readable data comprises bar codes.

3. (Original) The method of claim 1, wherein said machine-readable data comprises textual print readable by optical character recognition (OCR) software.

4. (Currently Amended) The method of claim 1, further comprising providing credit card transaction information over the Internet to said plurality of purchasers, said credit card transaction information comprising said electronic copy representation of said paper receipt.

5. (Original) The method of claim 1, wherein said step of producing further comprises printing said paper receipt with a printer operable for providing said machine-readable data on said paper receipt.

6. (Original) The method of claim 1, wherein said endorsement comprises a signature.

7. (Currently Amended) A computer implemented method for processing a plurality of credit card financial transactions by a plurality of purchasers, comprising:

producing a plurality of receipts related to said plurality of credit card financial transactions such that each of said plurality of receipts comprises an endorsement by a respective of said plurality of purchasers to confirm each of said plurality of credit card financial transactions;

electronically storing an electronic copy of each of said plurality of receipts, said electronic copy being suitable for producing a purchaser readable copy of a respective of said plurality of receipts; and

providing a web site on the Internet accessible by said plurality of purchasers or agents thereof utilizing a computer at a different location than the location where said credit card financial transaction occurred, said web site providing credit card transaction information

regarding transactions made by said plurality of purchasers during a selected time period, said web site being operable for providing a viewable copy of said respective of said plurality of receipts for a selectable credit card transaction.

8. (Original) The method of claim 7, wherein each of said plurality of receipts is a paper receipt.

9. (Currently Amended) The method of claim 8, wherein each of said plurality of paper receipts comprises financial transaction data comprising items purchased.

10. (Original) The method of claim 7, wherein said endorsement comprises a signature of each of said plurality of purchasers during a respective of said credit card financial transactions.

11. (Original) The method of claim 7, wherein said endorsement comprises a password known by a respective purchaser.

12. (Currently Amended) A method for processing a plurality of credit card financial transactions by a plurality of purchasers, comprising:

electronically storing receipt data related to said plurality of credit card financial transactions comprising underlying items purchased; and

providing a web site for use via Internet connection accessible by said plurality of purchasers or agents thereof utilizing a computer at a different location than the location where said credit card financial transaction occurred, said web site providing credit card transaction information made by said plurality of purchasers during a selected time period, said web site being operable for providing a viewable copy of said receipt data for a selectable of said plurality of credit card transactions.

13. (Original) The method of claim 12, wherein receipt data comprises a paper receipt.

14. (Original) The method of claim 12, wherein said receipt data comprises a signature of each of said plurality of purchasers during a respective of said credit card financial transactions.

15. (Original) The method of claim 12, wherein said receipt data comprises a password known by a respective purchaser.

16. (Currently Amended) A system for processing a plurality of credit card financial transactions by a plurality of purchasers, comprising:

a printer operable for producing a paper receipt related to said plurality of credit card financial transactions such that each of said plurality of paper receipts comprises machine-readable data which identify each of said plurality of credit card financial transactions, each of said plurality of paper receipts being endorsed by a respective of said plurality of purchasers to confirm each of said plurality of credit card financial transactions;

an optical scanner for producing an electronic representation of said plurality of paper receipts including said endorsement, said optical scanner being operable for reading said machine-readable data on said paper receipt to produce machine-read data in response to

optically scanning said paper receipt;

an electronic storage medium for storing said electronic representation of said paper receipt; and

a one or more computers programmed for organizing storage in said electronic storage medium utilizing said machine-read data ~~based on said machine-readable data~~, said one or more computers being operable programmed for retrieving a selected electronic representation of said paper receipt based on said machine-readable machine-read data.

17. (Original) The system of claim 16, wherein said machine readable data comprises bar codes.

18. (Original) The system of claim 16, wherein said machine readable data comprises a respective credit card number, date of purchase, and amount of purchase.

19. (Original) The system of claim 18, wherein said machine-readable data comprises textual print readable by optical character recognition (OCR) software.

20. (Original) The system of claim 16, further comprising a website to provide credit card transaction information over the Internet to said plurality of purchasers, said credit card transaction information comprising said electronic copy of said paper receipt.

21. (Original) The system of claim 16, wherein said endorsement comprises a signature.

22. (Withdrawn due to restriction requirement) A system for processing credit card transactions, comprising:

a credit card company responsive to customer inquiries for issuing a chargeback inquiry into a selected purchase;

a merchant, said merchant producing sales;

an electronic database comprising electronic receipts of said sales;

a processor for receiving said chargeback inquiry, said processor being in communication with said database, whereupon said processor retrieves a copy of an electronic receipt for said selected purchase from said electronic database and forwards said copy of said electronic receipt to at least one of said credit card company or said customer.

23. (Withdrawn due to restriction requirement) The system of claim 22, wherein said merchant does not respond to said chargeback inquiry.

24. (Withdrawn due to restriction requirement) The system of claim 22, wherein each of said copies of said electronic receipts comprises a an electronic copy of a signed receipt.